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Case 15-09620 Doc 1 Filed 03/18/15 Entered 03/18/15 12:44:45 Desc Main B1 (Official Form 1) (04/13) Document Page 1 of 41

United St Northe		nkruptcy rict of Illi					Vol	untary Petition
Name of Debtor (if individual, enter Last, First, Middle): Norabuena, Patricia			Name of J	Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 8 ye (include married, maiden, and trade names):  Patricia Reyes	ars					e Joint Debtor i nd trade names)		years
Last four digits of Soc. Sec. or Individual-Taxpayer (if more than one, state all): <b>8994</b>	I.D. (ITIN) /	Complete EIN	Last four d			or Individual-T	axpayer I.I	D. (ITIN) /Complete EIN
Street Address of Debtor (No. & Street, City, State 5338 N Christiana Ave 2nd Fl Chicago, IL	& Zip Code)	:	Street Add	ress of Jo	int Deb	tor (No. & Stree	et, City, Sta	ate & Zip Code):
	ZIPCODE	60625						ZIPCODE
County of Residence or of the Principal Place of Bu	siness:		County of	Residence	e or of the	he Principal Pla	ce of Busir	ness:
Mailing Address of Debtor (if different from street	address)		Mailing A	ddress of	Joint De	ebtor (if differen	t from stre	et address):
	ZIPCODE	3					Γ	ZIPCODE
Location of Principal Assets of Business Debtor (if	different from	m street address	s above):					
							Γ	ZIPCODE
Type of Debtor (Form of Organization) (Check one box.)		(Check	of Business one box.)		☐ Ch	the Petitio	n is Filed	Code Under Which (Check one box.)
✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities,	Sing   U.S.(   Railr   Stock   Com	C. § 101(51B) road kbroker imodity Broker	state as defined i	n 11	☐ Ch ☐ Ch ☐ Ch	napter 7 napter 9 napter 11 napter 12 napter 13	Reco	pter 15 Petition for ognition of a Foreign n Proceeding pter 15 Petition for ognition of a Foreign main Proceeding
check this box and state type of entity below.)	Clea	ring Bank er					Nature of	
Chapter 15 Debtor		<b>~</b>			<b>✓</b> De	bts are primaril	(Check one y consume	
Country of debtor's center of main interests:	_		mpt Entity if applicable.)			ots, defined in 1 01(8) as "incurr		business debts.
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Title	tor is a tax-exer	npt organization ed States Code (t		ind per	ividual primaril sonal, family, o	y for a	
Filing Fee (Check one box)	mer	lar Revenue es	odc).			oter 11 Debtors		
<b>✓</b> Full Filing Fee attached			or is a small busin		or as def	ined in 11 U.S.	C. § 101(5	
Filing Fee to be paid in installments (Applicable only). Must attach signed application for the cour		Check if	or is not a small b	ousiness o	ientor as	defined in 11 C	J.S.C. § 10	JI(31D).
consideration certifying that the debtor is unable except in installments. Rule 1006(b). See Officia	to pay fee	Debto	r's aggregate nonce 2,490,925 (amount	subject to	adjustme		l every three	
Filing Fee waiver requested (Applicable to chapte only). Must attach signed application for the cour consideration. See Official Form 3B.		A pla	ll applicable box in is being filed w	<b>xes:</b> with this p an were so	etition olicited p			ore classes of creditors, in
Statistical/Administrative Information  Debtor estimates that funds will be available for Debtor estimates that, after any exempt property distribution to unsecured creditors.				id, there v	will be n	o funds availabl	e for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	I							
1-49 50-99 100-199 200-999 1,0 5,0		5,001- 10,000	10,001- 25,000	25,001- 50,000		50,001- 100,000	Over 100,000	
Estimated Assets								
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1. \$50,000 \$100,000 \$500,000 \$1 million \$100,000 \$1.		\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,00 to \$500		\$500,000,001 to \$1 billion	More than \$1 billion	1
Estimated Liabilities  \$\begin{array}{ c c c c c c c c c c c c c c c c c c c	000,001 to	\$10,000,001	\$50,000,001 to	\$100,00	0,001	\$500,000,001	More than	n

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Case 15-09620 Doc 1 Filed 03/18/15 B1 (Official Form 1) (04/13) Document	Entered 03/18/15 12:4 Page 2 of 41	44:45 Desc Main					
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Norabuena, Patricia						
All Prior Bankruptcy Case Filed Within Las	at 8 Years (If more than two, attac	ch additional sheet)					
Location Where Filed: None	Case Number:	Date Filed:					
Location Where Filed:	Case Number:	Date Filed:					
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	ore than one, attach additional sheet)					
Name of Debtor: None	Case Number:	Date Filed:					
District:	Relationship:	Judge:					
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declar that I have informed the petitioner that [he or she] may proceed und chapter 7, 11, 12, or 13 of title 11, United States Code, and ha explained the relief available under each such chapter. I further certithat I delivered to the debtor the notice required by 11 U.S.C. § 342(to the state of the stat						
	X /s/ Neal Gainsberg Signature of Attorney for Debtor(s)	3/16/15 Date					
Yes, and Exhibit C is attached and made a part of this petition.  No  Exhi  (To be completed by every individual debtor. If a joint petition is filed, e  Exhibit D completed and signed by the debtor is attached and material this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.	ade a part of this petition.	nch a separate Exhibit D.)					
	ng the Debtor - Venue						
	pplicable box.) of business, or principal assets in th 0 days than in any other District.						
Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	lace of business or principal assets but is a defendant in an action or pro-	in the United States in this District, coceeding [in a federal or state court]					
Certification by a Debtor Who Resides as a Tenant of Residential Property  (Check all applicable boxes.)  Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)							
(Name of landlord th	nat obtained judgment)						
(Address o	of landlord)						
	Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and						
☐ Debtor has included in this petition the deposit with the court of filing of the petition.	Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the						
Debtor certifies that he/she has served the Landlord with this cert	tification. (11 U.S.C. § 362(1)).						

Title of Authorized Individual

Date

Case 15-09620 Doc 1 Filed 03/18/15 B1 (Official Form 1) (04/13) Document	Entered 03/18/15 12:44:45 Desc Main Page 3 of 41 Name of Debtor(s):			
Voluntary Petition (This page must be completed and filed in every case)	Norabuena, Patricia			
Signa	itures			
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative			
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X /s/ Patricia Norabuena Signature of Debtor Patricia Norabuena X  Signature of Joint Debtor  Telephone Number (If not represented by attorney)  March 16, 2015 Date	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  Signature of Foreign Representative  Printed Name of Foreign Representative  Date			
Signature of Attorney*  X /s/ Neal Gainsberg Signature of Attorney for Debtor(s)  Neal Gainsberg 6237117 1 South Dearborn St 21st FI Chicago, IL 60603 (312)600-9585	Signature of Non-Attorney Petition Preparer  I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer			
March 16, 2015  Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  Address			
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X  Signature of Authorized Individual	Signature  Date  Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:			
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.			

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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Case 15-09620 Doc 1 Filed 03/18/15 Entered 03/18/15 12:44:45 B1D (Official Form 1, Exhibit D) (12/09)

Document Page 4 of 41 United States Bankruptcy Court **Northern District of Illinois** 

IN RE:		Case No.
Norabuena, Patricia		Chapter 7
·	Debtor(s)	•

#### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed

and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. <i>You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.</i>
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.):

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)

does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Patricia Norabuena	
Date: March 16, 2015	

Active military duty in a military combat zone.

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B 6 Summary (Official Form 6 - Summary) (12/14)

#### UNITED STATES BANKRUPTCY COURT

In re	Norabuena, Patricia	, Case No
	Debtor	
		Chapter

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 20,400.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 18,252.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 49,054.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	3			\$ 3,260.26
J - Current Expenditures of Individual Debtors(s)	Yes	3			\$ 3,848.00
то	TAL	20	\$ 20,400.00	\$ 67,306.00	

B 6 Summary (Official Form 6 - Summary) (12/14)

#### UNITED STATES BANKRUPTCY COURT

	_	<del></del>
In re Norabuena, Patricia		Case No.
Debtor		
		Chapter

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

 $\Box$  Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Am	ount
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	13,241.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	13,241.00

#### State the following:

Average Income (from Schedule I, Line 12)	\$ 3,260.26
Average Expenses (from Schedule J, Line 22)	\$ 3,848.00
Current Monthly Income (from Form 22A-1 Line 11; <b>OR</b> , Form 22B Line 14; <b>OR</b> , Form 22C-1 Line 14)	\$ 3,089.52

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 3,252.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 49,054.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 52,306.00

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(If known)

IN RE Norabuena, Patricia

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Debtor(s)

Case No.

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

**TOTAL** 

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IN RE Norabuena, Patricia

Debtor(s)

Doc 1

Case No. \_\_\_\_\_(If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Chase checking account Chase savings account Citibank account		1,100.00 2,300.00 500.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Household goods and furnishings		800.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.		Clothing		500.00
7.	Furs and jewelry.		Jewelry		200.00
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13.	Stock and interests in incorporated and unincorporated businesses.  Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	X			

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IN RE Norabuena, Patricia

\_ Case No. \_

(If known)

Debtor(s)

#### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2012 Toyota Camry		15,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	Х			
31.	Animals.	X			
	Crops - growing or harvested. Give particulars.	X			
	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	Х			

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IN RE Norabuena, Patricia

Case No. \_

Debtor(s)

(If known)

#### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

35. Other personal property of any kind not already listed. Itemize.	X		Н	
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION

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(If known)

IN RE Norabuena, Patricia

Debtor(s)

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$155,675. \*

Case No. \_

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Chase checking account	735 ILCS 5 §12-1001(b)	1,100.00	1,100.00
Chase savings account	735 ILCS 5 §12-1001(b)	2,300.00	2,300.00
Citibank account	735 ILCS 5 §12-1001(b)	500.00	500.00
Household goods and furnishings	735 ILCS 5 §12-1001(b)	100.00	800.00
Clothing	735 ILCS 5 §12-1001(a)	500.00	500.00
2012 Toyota Camry	735 ILCS 5 §12-1001(c)	2,400.00	15,000.00

<sup>\*</sup> Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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IN RE Norabuena, Patricia

Debtor(s) Case No.

(If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.	х		10-2012, auto Ioan, 2012 Toyota Camry	T		П	18,252.00	3,252.00
Toyota Motor Leasing 5005 N River Blvd NE Cedar Rapids, IA 52411-6634			VALUE \$ <b>15,000.00</b>					
ACCOUNT NO.	+		13,000.00	$^{+}$		Н		
ACCOUNT NO.			VALUE \$					
				-	ļ			
ACCOUNT NO.			VALUE \$  VALUE \$					
continuation sheets attached			(Total of the	nis j	-	;)	\$ 18,252.00	\$ 3,252.00
			(Use only on la		Tota page		\$ 18,252.00	\$ 3,252.00

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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IN RE Norabuena, Patricia

Debtor(s) Case No.

(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
ocntinuation sheets attached

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IN RE Norabuena, Patricia

Case No. Debtor(s)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(If known)

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			2014, Schaumburg Dermatology			П	
American Credit Systems 400 West Lake St Ste 111 Roselle, IL 60172							121.00
ACCOUNT NO.			2010/2015, credit card	П		П	
American Express PO Box 981537 El Paso, TX 79998							1,464.00
ACCOUNT NO.			2010/2015, credit card	П		П	,
American Express PO Box 981537 El Paso, TX 79998							1,359.00
ACCOUNT NO.			2010/2015, credit card	П		П	,
Barclays Bank Of Delaware PO Box 8803 Wilmington, DE 19899							1,156.00
A - 2 - 2 - 1 - 2 - 2 - 1				Sub			o 4 100 00
4 continuation sheets attached			(Total of th	•	age Tota		\$ 4,100.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Relate	als atis	o o	n al	\$

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(If known)

IN RE Norabuena, Patricia

Debtor(s)

Case No. \_

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			2014, credit card	П		H	
Barclays Bank Of Delaware PO Box 8803 Wilmington, DE 19899							285.00
ACCOUNT NO.	+		2010/2015, credit card				203.00
Chase P.O. Box 15298 Wilmington, DE 19850-5298			2010/2010, ordan dara				688.00
ACCOUNT NO.			2010/2015, credit card			H	000.00
Chase P.O. Box 15298 Wilmington, DE 19850-5298							1,830.00
ACCOUNT NO.			2011/2015, credit card				1,030.00
Citicards P.O. Box 6241 Sioux Falls, SD 57117-6241							
ACCOUNTING			2011/2015				1,926.00
ACCOUNT NO.  Citicards P.O. Box 6241 Sioux Falls, SD 57117-6241			2011/2010				
A COCKINE NO			2010/2015, credit card			-	1,209.00
ACCOUNT NO.  Citicards P.O. Box 6241 Sioux Falls, SD 57117-6241			2010/2013, Giguit Caid				
LOGOLINENO	-		2012/2015 credit card	H			2,704.00
ACCOUNT NO.  Comenity Bank Carsons PO Box 182789 Columbus, OH 43218			2012/2015, credit card				1,134.00
Sheet no 1 of 4 continuation sheets attached to			<u>l</u>	Sub	tota	ıl	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Standary of Certain Liabilities and Related	is p T als atis	age Fota o o tica	e) <u>s</u> ul n ul	9,776.00 §

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IN RE Norabuena, Patricia

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Debtor(s)

Case No. \_ (If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			2011/2015, credit card	Н			
Comenity Bank Express PO Box 182789 Columbus, OH 43218							1,218.00
ACCOUNT NO.			2010/2015, credit card				,
Comenity Bank Limited PO Box 182789 Columbus, OH 43218							1,997.00
ACCOUNT NO.			2014/2015, credi t card				1,001100
Comenity Bank Pier One PO Box 182789 Columbus, OH 43218							420.00
ACCOUNT NO.			2013/2015, credit card				
Comenity Bank Harlem PO Box 182789 Columbus, OH 43218							724.00
ACCOUNT NO.			2010/2015, credit card				724.00
Comenity Bank Victoria Secret PO Box 182789 Columbus, OH 43218							717.00
ACCOUNT NO.			10-2014, student loan				717.00
Fed Loan Service PO Box 60610 Harrisburg, PA 17106							
A CCOUNTE NO			10-2014, student loan	Н		+	3,000.00
ACCOUNT NO.  Fed Loan Service PO Box 60610 Harrisburg, PA 17106			10-2014, Student Idan				
Sheet no. 2 of 4 continuation sheets attached to				Sub	tota	1	2,250.00
Sheet no. 2 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Schedules (Summary of Certain Liabilities and Relate	also atis	age Tota o or tica	) <u>\$</u> 1 1	<b>10,326.00</b>

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Case No. \_

Debtor(s)

(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			3-2014, student loan				
Fed Loan Service PO Box 60610 Harrisburg, PA 17106							4,128.00
ACCOUNT NO.			3-2014, student loan				1,120100
Fed Loan Service PO Box 60610 Harrisburg, PA 17106							3,500.00
ACCOUNT NO.			2012/2015, credit card				3,300.00
GECRB Banana Republic PO Box 965005 Orlando, FL 32896							703.00
ACCOUNT NO.			2013/2015, credit card				
GECRB TJX P.O. Box 965005 Orlando, FL 32896							2,584.00
ACCOUNT NO.			2010/2015,credit card				2,004.00
Macys DSNB PO Box 17759 Clearwater, FL 33762-0759							986.00
ACCOUNT NO.			2010/2015, credit card				
Nordstrom PO Box 13589 Scottsdale, AZ 85267-3589							2,006.00
ACCOUNT NO.			2012, CEP America	$\vdash$		H	2,000.00
Stanislaus Credit Control 914 14th St Modesto, CA 95353							
							27.00
Sheet no3 of4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th		age	e)	\$ 13,934.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	als atis	tica	n al	\$

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IN RE Norabuena, Patricia

Debtor(s)

Case No. \_\_\_\_\_\_(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		_ ((	Continuation Sneet)	_		_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			1996, student loan			П	
Suntrust Bank PO Box 27172 Richmond, VA 23261-7172							82.00
ACCOUNT NO.			4-1998, student loan				
Suntrust Bank PO Box 27172 Richmond, VA 23261-7172							400.00
ACCOUNT NO.			1-1996, student loan			H	139.00
Suntrust Bank PO Box 27172 Richmond, VA 23261-7172							136.00
ACCOUNT NO.			8-1996, student loan				100.00
Suntrust Bank PO Box 27172 Richmond, VA 23261-7172							
ACCOUNT NO			4-1998, student loan			H	61.00
ACCOUNT NO.  Suntrust Bank PO Box 27172 Richmond, VA 23261-7172			4-1990, Student Ioan				405.00
ACCOUNT NO.			2010/2015, credit card			H	125.00
SYNCB Sams Club PO Box 965005 Orlando, FL 32896							6 224 22
ACCOUNT NO.			2010/2015, credit card	$\vdash$	Н	$\dashv$	6,234.00
TD Bank Target 3701 Wayzata Blvd Minneapolis, MN 55416-3401							
Shoot no. A of A continuation should be a second state of the seco				C1	404		4,141.00
Sheet no4 of4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	7	age Γota	e) al	\$ 10,918.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	tatis	tica	al	\$ <b>49,054.00</b>

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Debtor(s)

IN RE Norabuena, Patricia

Case No.

(If known)

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases

STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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IN RE Norabuena, Patricia

Debtor(s)

Case No. \_\_\_\_\_(If known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
ustavo Reyes 169 Huron Ct gin, IL 60120	Toyota Motor Leasing 5005 N River Blvd NE Cedar Rapids, IA 52411-6634

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Fill in this information to identify	your case:				
Debtor 1 Patricia Norabuen	a				
First Name  Debtor 2	Middle Name	Last Name			
(Spouse, if filing) First Name	Middle Name	Last Name			
United States Bankruptcy Court for the: N	Northern District of Illinois				
Case number			Check	if this is:	
(If known)			An	amended filing	
				supplement showing post-p	
Official Form 6I				apter 13 income as of the fo	ollowing date:
_			MM	/ DD / YYYY	
Schedule I: You	ır Income				12/13
supplying correct information. If you fryou are separated and your spouseparate sheet to this form. On the  Part 1: Describe Employm	se is not filing with you, of top of any additional pag	lo not include info	rmation about your	spouse. If more space is nee	eded, attach a
Fill in your employment information.		Debtor 1		Debtor 2 or non-filir	na spouse
If you have more than one job,		Debtor 1		Debter 2 of Herr Hill	ig operac
attach a separate page with information about additional employers.	Employment status	Employed  Not employe	ed	<ul><li>□ Employed</li><li>□ Not employed</li></ul>	
Include part-time, seasonal, or self-employed work.					
Occupation may Include student or homemaker, if it applies.	Occupation	See Schedule	Attached		
	Employer's name				
	Employer's address				
		Number Street		Number Street	
		City	State ZIP Code	City	State ZIP Code
	How long employed ther	e?			
Part 2: Give Details About	Monthly Income				
Estimate monthly income as of spouse unless you are separated		. If you have nothi	ng to report for any lin	e, write \$0 in the space. Includ	e your non-filing
If you or your non-filing spouse ha below. If you need more space, a			mation for all employe	ers for that person on the lines	
			For Debtor	For Debtor 2 or non-filing spouse	
<ol> <li>List monthly gross wages, sale deductions). If not paid monthly,</li> </ol>			<sup>2.</sup> \$ <b>2,605.47</b>	<u>'</u>	
3. Estimate and list monthly over	time pay.		3. <b>+</b> \$ <b>49.48</b>	_ + \$	
4. Calculate gross income. Add li	ne 2 + line 3.		4. \$ <b>2,654.95</b>	\$	

Official Form 6l Schedule I: Your Income page 1

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Patricia Norabuena
First Name Middle Name

Debtor 1

LastName

Case number (if known)\_

		For	Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$	2,654.95	\$	
5. List all payroll deductions:					
5a. Tax, Medicare, and Social Security deductions	5a.	\$	530.47	\$	
5b. Mandatory contributions for retirement plans	5b.	\$	0.00	\$	
5c. Voluntary contributions for retirement plans	5c.	\$	0.00	\$	
5d. Required repayments of retirement fund loans	5d.	\$	0.00	\$	
5e. Insurance	5e.	\$	51.96	\$	
5f. Domestic support obligations	5f.	\$	0.00	\$	
5g. <b>Union dues</b>	5g.	\$	62.26	\$	
5h. Other deductions. Specify:	5h.	+\$	0.00	+ \$	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f +	5g +5h. 6.	\$	644.69	\$	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	2,010.26	\$	
8. List all other income regularly received:					
8a. Net income from rental property and from operating a busine profession, or farm					
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.		\$	0.00	\$	
8b. Interest and dividends	8b.	\$	0.00	\$	
8c. Family support payments that you, a non-filing spouse, or a regularly receive	dependent				
Include alimony, spousal support, child support, maintenance, div settlement, and property settlement.	vorce 8c.	\$	1,250.00	\$	
8d. Unemployment compensation	8d.	\$	0.00	\$	
8e. Social Security	8e.	\$	0.00	\$	
8f. Other government assistance that you regularly receive					
Include cash assistance and the value (if known) of any non-cash that you receive, such as food stamps (benefits under the Supple Nutrition Assistance Program) or housing subsidies.  Specify:		\$	0.00	\$	
		_		_	
8g. Pension or retirement income	8g.	\$	0.00	\$	
8h. Other monthly income. Specify:	8h.	+\$	0.00	+\$	
9. <b>Add all other income</b> . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8	sh. 9.	\$	1,250.00	\$	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spous	se. 10.	\$	3,260.26 +	\$	= \$3,260.26_
11. State all other regular contributions to the expenses that you list Include contributions from an unmarried partner, members of your hot other friends or relatives.			ents, your roomr	mates, and	
Do not include any amounts already included in lines 2-10 or amounts	that are not av	ailable	to pay expense	es listed in <i>Schedule J</i> .	
Specify:				_ 11.	+ \$0.00
12. Add the amount in the last column of line 10 to the amount in line Write that amount on the Summary of Schedules and Statistical Summary.				•	\$_3,260.26
•	•			••	Combined
13. Do you expect an increase or decrease within the year after you No.  Yes. Explain:  None	file this form?				monthly income

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IN RE Norabuena, Patricia

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Case No. \_

**Continuation Sheet - Page 1 of 1** 

EMPLOYMENT: DEBTOR SPOUSE

Occupation Cook

Name of Employer Pump Management

How long employed 5 months

Address of Employer 1301 N State Pkwy

Chicago, IL 60610-0000

Occupation Server

Name of Employer Sheraton Chicago O'Hare Airport Hotel

How long employed 1 months

Address of Employer 6501 N Manneheim Rd

Rosemont, IL 60018-0000

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Fill in this information to identify your case:			
Debtor 1 Patricia Norabuena			
First Name Middle Name Last Name	Check if this is		
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name	An amende	-	
United States Bankruptcy Court for the: Northern District of Illinois		ent snowing post- is of the following	petition chapter 13 date:
Case number	MM / DD / Y	YYY	
(If known)			because Debtor 2
Official Form 6J	maintains a	separate househ	old
Schedule J: Your Expenses			12/13
Be as complete and accurate as possible. If two married people are filing information. If more space is needed, attach another sheet to this form (if known). Answer every question.			=
Part 1: Describe Your Household			
1. Is this a joint case?			
No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?			
<ul><li>□ No</li><li>□ Yes. Debtor 2 must file a separate Schedule J.</li></ul>			
2. Do you have dependents?	Denon dentie veletiens bin te	Da nan danti'a	De se dene udent live
Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	De pen den t's age	Does dependent live with you?
Do not state the dependents' names.	<u>Son</u>	8	No Yes
names.	Son	14	No
			Yes
			☐ No ☐ Yes
			□ No
			☐ Yes
			□ No
3. Do your expenses include expenses of people other than yourself and your dependents?			<b>□</b> Yes
Part 2: Estimate Your Ongoing Monthly Expenses			
Estimate your expenses as of your bankruptcy filing date unless you a	re using this form as a supplement	t in a Chapter 13 c	ase to report
expenses as of a date after the bankruptcy is filed. If this is a supplementable date.	=		
Include expenses paid for with non-cash government assistance if you		V	
such assistance and have included it on Schedule I: Your Income (Office		Your exper	ises
<ol> <li>The rental or home ownership expenses for your residence. Include any rent for the ground or lot.</li> </ol>	: :	4. \$ <u>900</u>	.00
If not included in line 4:			
4a. Real estate taxes		4a. \$0.0	
4b. Property, homeowner's, or renter's insurance		4b. \$ 0.0	
4c. Home maintenance, repair, and upkeep expenses		4c. \$ 0.0	
4d. Homeowner's association or condominium dues	4	4d. \$ <b>0.</b> (	JU

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Debtor 1

Patricia Norabuena
First Name Middle Name

Last Name

st Name

Case number (if known)\_

		You	ur expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	310.00
6b. Water, sewer, garbage collection	6b.	\$	0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	250.00
6d. Other. Specify:	6d.	\$	0.00
7. Food and housekeeping supplies	7.	\$	800.00
8. Childcare and children's education costs	8.	\$	0.00
9. Clothing, laundry, and dry cleaning	9.	\$	200.00
Personal care products and services	10.	\$	0.00
Medical and dental expenses	11.	\$	100.00
<ol> <li>Transportation. Include gas, maintenance, bus or train fare.</li> <li>Do not include car payments.</li> </ol>	12.	\$	400.00
3. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	200.00
4. Charitable contributions and religious donations	14.	\$	0.00
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insurance	15a.	\$	0.00
15b. Health insurance	15b.	\$	0.00
15c. Vehicle insurance	15c.	\$	73.00
15d. Other insurance. Specify:	15d.	\$	0.00
5. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
7. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	415.00
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify: Tuition	17c.	\$	200.00
17d. Other. Specify:	17d.	\$	0.00
<ol> <li>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</li> </ol>	18.	\$	0.00
9. Other payments you make to support others who do not live with you.		\$	0.00
Specify:	19.	Ψ	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income	me.		
20a. Mort gages on other property	20a.	\$	0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenanœ, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00

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Debtor 1	Patricia First Name	Norabuena Middle Name	LastName	Case number (if kn	own)		
1. Oth	<b>er</b> . Specify:				21.	+\$	0.00
	r monthly exper result is your mo	nses. Add lines 4 nthly expenses.	through 21.		22.	\$	3,848.00
. Calcı	ulate your mont	hly net income.					
23a.	Copy line 12 (y	our combined mo	nthly income) from Schedule I.		23a.	\$	3,260.26
23b.	Copy your mor	thly expenses fro	m line 22 above.		23b.	-\$	3,848.00
23c.	-	nonthly expenses our <i>monthly net in</i>	from your monthly income. come.		23c.	\$	-587.74
For e	example, do you gage paymentto	expect to finish pa	ase in your expenses within the gaying for your car loan within the yease because of a modification to the	ear or do you expect your			
☐ Ye	N						

Document

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Desc Main

(If known)

IN RE Norabuena, Patricia

Debtor(s)

Case No.

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_ 22 sheets, and that they are

Date: March 16, 2015	Signature: /s/ Patricia Norabuena
	Patricia Norabuena Debt
Date:	Signature:
	(Joint Debtor, if an
DECLARATION AND SIGNATU	RE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor w and 342 (b); and, (3) if rules or guidelines ha	am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for the acopy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(b), very been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by debtor notice of the maximum amount before preparing any document for filing for a debtor or acceptance.
Printed or Typed Name and Title, if any, of Bankrup	cy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.)
-	ndividual, state the name, title (if any), address, and social security number of the officer, principa
Address	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all othe is not an individual:	individuals who prepared or assisted in preparing this document, unless the bankruptcy petition prepared
If more than one person prepared this docum	nt, attach additional signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to con imprisonment or both. 11 U.S.C. § 110; 18 U	ply with the provision of title $11$ and the Federal Rules of Bankruptcy Procedure may result in fines of S.C. $\S$ 156.
DECLARATION UNDER PE	NALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP
I, the	(the president or other officer or an authorized agent of the corporation or
member or an authorized agent of the par (corporation or partnership) named as de	

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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United States Bankruptcy Court
Northern District of Illinois

IN RE:	Case No.
Norabuena, Patricia	Chapter <b>7</b>
Debtor(	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 19,340.00 2014, wages 34,540.00 2013, wages 3,320.25 2015, wages

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 2,658.00 2014, pension 13,080.00 2014, unemployment

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.\* If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR **Maggie Ochoa** sister

DATE OF PAYMENT

**AMOUNT PAID** 

**AMOUNT** STILL OWING

500.00 0.00

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

		Document Page 30 of 41	
9. Pa	yments related to debt counseling or bankruptcy	S .	
None	List all payments made or property transferred by consolidation, relief under the bankruptcy law or prof this case.		
Neal 1 So	IE AND ADDRESS OF PAYEE  Gainsberg  uth Dearborn St 21st FL  ago, IL 60603-0000	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR <b>2-27-15</b>	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 1,200.00
1 So	Gainsberg uth Dearborn St 21st FL ago, IL 60603-0000	filing fee	335.00
10. C	Other transfers		
None	a. List all other property, other than property trans absolutely or as security within <b>two years</b> immed chapter 13 must include transfers by either or bot petition is not filed.)	liately preceding the commencement of this c	ase. (Married debtors filing under chapter 12 or
None	b. List all property transferred by the debtor within device of which the debtor is a beneficiary.	ten years immediately preceding the commend	ement of this case to a self-settled trust or similar
11. 0	Closed financial accounts		
None	List all financial accounts and instruments held in transferred within <b>one year</b> immediately precedi- certificates of deposit, or other instruments; share brokerage houses and other financial institutions, accounts or instruments held by or for either or be petition is not filed.)	ing the commencement of this case. Include es and share accounts held in banks, credit un (Married debtors filing under chapter 12 or of	checking, savings, or other financial accounts, ions, pension funds, cooperatives, associations, chapter 13 must include information concerning
12. S	afe deposit boxes		
None	List each safe deposit or other box or depository i preceding the commencement of this case. (Marrie both spouses whether or not a joint petition is file	ed debtors filing under chapter 12 or chapter 1	3 must include boxes or depositories of either or
13. S	etoffs		
None	List all setoffs made by any creditor, including a brease. (Married debtors filing under chapter 12 or petition is filed, unless the spouses are separated	chapter 13 must include information concern	
14. P	roperty held for another person		
None	List all property owned by another person that the	e debtor holds or controls.	
15. P	rior address of debtor		
None	If debtor has moved within <b>three years</b> immediate that period and vacated prior to the commenceme		

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#### **ADDRESS** 1069 Huron Ct

Elgin, IL 60120

NAME USED **Patricia Reyes**  DATES OF OCCUPANCY 7-2012/3-10-2013

#### 16. Spouses and Former Spouses

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None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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		Document	Page 31 of 41	

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 $\mathbf{\Lambda}$ 

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

a, If the debtor is an individual, list the names, addresses, taxpaver-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

 $\checkmark$ 

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: March 16, 2015	Signature /s/ Patricia Norabuena	
	of Debtor	Patricia Norabuena
Date:	Signature	
	of Joint Debtor	
	(if any)	
	<b>0</b> continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

 $Case\ 15\text{-}09620$  B8 (Official Form 8) (12/08)

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**Northern District of Illinois** 

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IN RE: Case No. \_ Norabuena, Patricia Chapter 7 Debtor(s)

PART A – Debts secured by proper estate. Attach additional pages if ne		be fully completed for	<b>EACH</b> debt which is secured by property of t	
Property No. 1				
Creditor's Name: Toyota Motor Leasing		Describe Property 2012 Toyota Cam		
Property will be (check one):  ☐ Surrendered ✓ Retained				
If retaining the property, I intend to Redeem the property  Reaffirm the debt  Other. Explain	to (check at least one):	(for	example, avoid lien using 11 U.S.C. § 522(f)	
Property is (check one):  Claimed as exempt Not one	claimed as exempt			
Property No. 2 (if necessary)				
Creditor's Name:		Describe Property	Describe Property Securing Debt:	
Property will be (check one):  Surrendered Retained				
If retaining the property, I intend to Redeem the property Reaffirm the debt Other. Explain	to (check at least one):	(for	example, avoid lien using 11 U.S.C. § 522(f)	
Property is (check one):  Claimed as exempt Not of	claimed as exempt			
additional pages if necessary.)	et to unexpired leases. (All thre	e columns of Part B mu	st be completed for each unexpired lease. Atta	
Property No. 1				
Lessor's Name:	Describe Lease	ed Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):	
Property No. 2 (if necessary)				
Lessor's Name:	Describe Lease	Describe Leased Property:  Lease will be assumed pursuant 11 U.S.C. § 365(p)(2):  Yes \( \subseteq \) No		

Date:	March 16, 2015	/s/ Patricia Norabuena	
		Signature of Debtor	

Signature of Joint Debtor

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IN RE:		Case No.
Norabuena, Patricia		Chapter 7
	Debtor(s)	•
	VERIFICATION OF CRE	CDITOR MATRIX
		Number of Creditors22
The above-named Debtor(s)	hereby verifies that the list of creditor	es is true and correct to the best of my (our) knowledge.
Date: March 16, 2015	/s/ Patricia Norabuena Debtor	

Norabuena PGASC15-09620 Doc 1 Filed 03/18/15 Entered 03/18/15 12:44:45 Desc Main 5338 N Christiana Ave 2nd Fl Document Page 34 of 41 Chicago, IL 60625

Neal Gainsberg Gainsberg Law, P.C. 1 South Dearborn St, 21st Fl Chicago, IL 60603

American Credit Systems 400 West Lake St Ste 111 Roselle, IL 60172

American Express PO Box 981537 El Paso, TX 79998

Barclays Bank Of Delaware PO Box 8803 Wilmington, DE 19899

Chase P.O. Box 15298 Wilmington, DE 19850-5298

Citicards P.O. Box 6241 Sioux Falls, SD 57117-6241

Comenity Bank Carsons PO Box 182789 Columbus, OH 43218

Fed Loan Service PO Box 60610 Harrisburg, PA 17106

GECRB Banana Republic PO Box 965005 Orlando, FL 32896

GECRB TJX P.O. Box 965005 Orlando, FL 32896 Gustavo Rey ase 15-09620 Doc 1 Filed 03/18/15 Entered 03/18/15 12:44:45 Desc Main 1069 Huron Ct Document Page 35 of 41 Elgin, IL 60120

Macys DSNB PO Box 17759 Clearwater, FL 33762-0759

Nordstrom PO Box 13589 Scottsdale, AZ 85267-3589

Stanislaus Credit Control 914 14th St Modesto, CA 95353

Suntrust Bank PO Box 27172 Richmond, VA 23261-7172

SYNCB Sams Club PO Box 965005 Orlando, FL 32896

TD Bank Target 3701 Wayzata Blvd Minneapolis, MN 55416-3401

Toyota Motor Leasing 5005 N River Blvd NE Cedar Rapids, IA 52411-6634 @ 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

#### Name of Debtor(s): Voluntary Petition Norabuena, Patricia (This page must be completed and filed in every case) Signatures Signature of a Foreign Representative Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor petition is true and correct. in a foreign proceeding, and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed (Check only one box.) under chapter 7, 11, 12 or 13 of title 11, United States Code, understand ☐ I request relief in accordance with chapter 15 of title 11, United the relief available under each such chapter, and choose to proceed under States Code. Certified copies of the documents required by 11 U.S.C. chapter 7. § 1515 are attached. [If no attorney represents me and no bankruptcy petition preparer signs Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the the petition] I have obtained and read the notice required by 11 U.S.C. § chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. 342(b). I reguest relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Foreign Representative Patricia Norabuena of Debtor X Printed Name of Foreign Representative Signature of Joint Debtor Signature of Non-Attorney Petition Preparer Signature of Attorney\* I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for Х compensation and have provided the debtor with a copy of this document Signature of Attorney for Debtor(s) and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated Neal Gainsberg 6237117 pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services Gainsberg Law PC chargeable by bankruptcy petition preparers, I have given the debtor 1 South Dearborn St, 21st FI notice of the maximum amount before preparing any document for filing Chicago, IL 60603 for a debtor or accepting any fee from the debtor, as required in that (Phone (312) 600-9585 Fax (312) 757-4545 section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Date Address \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this Signature petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Signature of Bankruptcy Petition Preparer or officer, principal, responsible The debtor requests relief in accordance with the chapter of title 11, person, or partner whose social security number is provided above. United States Code, specified in this petition. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: Signature of Authorized Individual If more than one person prepared this document, attach additional sheets Printed Name of Authorized Individual conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or Title of Authorized Individual imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156. Date

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Desc Main

B1D (Official Form 1, Exhibit D) (12/09)

#### United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No
Norabuena, Patricia		Chapter 7
Notabuella, r ubiola	Debtor(s)	

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approve the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted m performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of certificate and a copy of any debt repayment plan developed through the agency.	ne m
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approve	d by

- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- ☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

counseing offering.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapated of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Inell

Signature of Debtor:

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# IN RE Norabuena, Patricia

Case 15-09620

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Debtor(s)

Doc 1

Case No. (If known)

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

edge, information, and belief.	
1001	
Signature: Mohamum	Debto
Signature:	(Joint Debtor, if any
TURE OF NON-ATTORNEY BANKRUPTCY PETITI	ON PREPARER (See 11 U.S.C. § 110)
with a copy of this document and the notices and inform have been promulgated pursuant to 11 U.S.C. § 110(h) the debtor notice of the maximum amount before prepari	nation required under 11 U.S.C. §§ 110(b), 110(h) setting a maximum fee for services chargeable by
in individual, state the name, title (if any), address, ar	Social Security No. (Required by 11 U.S.C. § 110.) and social security number of the officer, principal
	Date
her individuals who prepared or assisted in preparing thi	is document, unless the bankruptcy petition prepare
ument, attach additional signed sheets conforming to the	e appropriate Official Form for each person.
comply with the provision of title 11 and the Federal Rt $B$ U.S.C. $\S$ 156.	ules of Bankruptcy Procedure may result in fines o
PENALTY OF PERJURY ON BEHALF OF COR	RPORATION OR PARTNERSHIP
(the president or other officer	or an authorized agent of the corporation or
debtor in this case, declare under penalty of perjur	ry that I have read the foregoing summary an lat they are true and correct to the best of m
Signature:	au feirige fina i trans
1	Patricia Norabuena  Signature:  TURE OF NON-ATTORNEY BANKRUPTCY PETITI  1) I am a bankruptcy petition preparer as defined in 1 with a copy of this document and the notices and inform have been promulgated pursuant to 11 U.S.C. § 110(h) the debtor notice of the maximum amount before preparisection.  Truptcy Petition Preparer an individual, state the name, title (if any), address, and the document.  The document.  The individuals who prepared or assisted in preparing this their individuals who prepared or assisted in preparing to the comply with the provision of title 11 and the Federal Ris 8 U.S.C. § 156.  PENALTY OF PERJURY ON BEHALF OF COR————————————————————————————————————

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

**V** 

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

V

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

216-2016	Signature		
Date: 7 (4 7014	of Debtor	Patricia Norabuena	
Date:	Signature		
	of Joint Debtor (if any)		
	0 continuation pages attached		

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Case 15-09620 Doc 1

B8 (Official Form 8) (12/08)

# United States Bankruptcy Court Northern District of Illinois

IN RE: Norabuena, Patricia		Case NoChapter 7	
	INDIVIDUAL DEBT		
<b>PART A</b> – Debts secured by property of estate. Attach additional pages if necess		be fully completed for	EACH debt which is secured by property of the
Property No. 1			
Creditor's Name: Toyota Motor Leasing		Describe Property Securing Debt: 2012 Toyota Camry	
Property will be (check one):  ☐ Surrendered			
If retaining the property, I intend to (cl  ☐ Redeem the property  ☑ Reaffirm the debt ☐ Other. Explain	neck at least one):	(for	example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  ✓ Claimed as exempt Not claim	ned as exempt	`	
Property No. 2 (if necessary)			
Creditor's Name:		Describe Property Securing Debt:	
Property will be (check one):  Surrendered Retained  If retaining the property, I intend to (check one):  Readeem the property Reaffirm the debt Other. Explain  Property is (check one): Claimed as exempt Not claim		(for	example, avoid lien using 11 U.S.C. § 522(f)).
PART B—'Personal property subject to u additional pages if necessary.)	nexpired leases. (All three	columns of Part B mu	ust be completed for each unexpired lease. Attack
Property No. 1			
Lessor's Name:	Describe Leased Property:		Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No
Property No. 2 (if necessary)			
Lessor's Name:	Describe Leased Property:		Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No
continuation sheets attached (if any I declare under penalty of perjury that personal property subject to an unexponents:	at the above indicates my	y intention as to any	property of my estate securing a debt and/or

Signature of Joint Debtor

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#### United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No.
Norabuena, Patricia		Chapter 7
	Debtor(s)	
	VERIFICATION OF CRED	TOR MATRIX
		Number of Creditors17
The above-named Debtor(s) hereb	y verifies that the list of creditors is Debtor	s true and correct to the best of my (our) knowledge.
	Joint Debtor	